

Certificate Number: 16339-PAM-DE-036276164

Bankruptcy Case Number: 21-02637



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## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on January 20, 2022, at 4:02 o'clock PM EST, Pamela Calhoun completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: January 20, 2022 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor